

Information to identify the case:

Debtor 1	<u>Henrique M Calado</u>	Social Security number or ITIN	xxx-xx-7005
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-30885-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Henrique M Calado

1/23/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Henrique M Calado
Debtor

Case No. 18-30885-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 23, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2024:

Recip ID	Recipient Name and Address
db	+ Henrique M Calado, 80 Albany Ave, Pompton Lakes, NJ 07442-1902
cr	+ LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
520070833	+ MidFirst Bank, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 23 2024 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 23 2024 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Jan 24 2024 01:27:00	BMW Financial Services NA, LLC Department, AIS Portfolio Services, LP, 4515 N.Santa Fe Avenue, Dept APS, Oklahoma, OK 73118-7901
cr	+ EDI: AISACG.COM	Jan 24 2024 01:27:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City,, OK 73118-7901
cr	+ EDI: PRA.COM	Jan 24 2024 01:27:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517853286	EDI: BMW.COM	Jan 24 2024 01:27:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517824503	EDI: BMW.COM	Jan 24 2024 01:27:00	Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
519876102	+ EDI: BMW.COM	Jan 24 2024 01:27:00	BMW Financial Services Attn: Customer Accounting, 1400 City View Drive, Columbus, OH 43215-1477
517833309	+ EDI: AISACG.COM	Jan 24 2024 01:27:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517944329	+ EDI: COMCASTCBLCENT	Jan 24 2024 01:27:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
517824507	+ EDI: CAPITALONE.COM	Jan 24 2024 01:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517824504	+ EDI: CAPONEAUTO.COM	Jan 24 2024 01:27:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517833308	+ EDI: AISACG.COM	Jan 24 2024 01:27:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave.

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User: admin

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			Dept. APS, Oklahoma City, OK 73118-7901
517841438	+ EDI: AISACG.COM	Jan 24 2024 01:27:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
517901394	EDI: CAPITALONE.COM	Jan 24 2024 01:27:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
519473482	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 23 2024 20:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
519473481	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 23 2024 20:38:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
517824508	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 23 2024 21:03:26	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
517824509	+ EDI: AMINFOFP.COM	Jan 24 2024 01:27:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
517950413	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 23 2024 20:38:00	LAKEVIEW LOAN SERVICING, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262
517916855	Email/PDF: resurgentbknotifications@resurgent.com	Jan 23 2024 20:52:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517824505	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 23 2024 20:38:00	Lakeview Loan Servicing, LLC, Attn: Bankruptcy Dept, PO Box 8068, Virginia Beach, VA 23450-8068
517824510	+ EDI: LENDNGCLUB	Jan 24 2024 01:27:00	LendingClub, Attn: Bankruptcy, 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
519932102	+ EDI: AISMIDFIRST	Jan 24 2024 01:27:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
519932101	+ EDI: AISMIDFIRST	Jan 24 2024 01:27:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
519710090	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 23 2024 20:38:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
519710091	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 23 2024 20:38:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9741, RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
517824511	+ Email/Text: bankruptcy@sw-credit.com	Jan 23 2024 20:39:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
TOTAL: 28			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517824506	*P++	BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306, address filed with court:, BMW Financial Services, Attn: Bankruptcy Dept, PO Box 3608, Dublin, OH 43016

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-2

User: admin

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Lakeview Loan Servicing LLC ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Elizabeth L. Wassall	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Phillip Andrew Raymond	on behalf of Creditor COMMUNITY LOAN SERVICING LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Shauna M Deluca	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC sdeluca@hasbanilight.com, hllawpc@gmail.com
Sindi Mncina	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9